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I hereby certify that this correspondence and attached documents in response to an Office Action, pursuant to 37 C.F.R. § 1.8, are being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231, on:

Date: January 24, 2001

By J.P. O'Donnell Williams  
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PATENT

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicant: Lesk Docket No.: 33081.0500

Serial No.: 09/648,575 Group Art Unit: 2161

Filing Date: August 25, 2000 Examiner: TBA

Title: METHODS AND APPARATUS FOR A  
PERSONAL FINANCIAL SERVICE  
PROVIDER

**RECEIVED**

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Technology Center 2100

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

This Information Disclosure Statement is filed in accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R. §§1.97-1.98. One copy of each document cited on the enclosed Form PTO-1449 is submitted herewith. The Examiner is requested to initial the enclosed Form PTO-1449 and return a copy thereof to the undersigned.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant(s) reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicant(s) do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be

construed as a representation that a search has been made or that no other material information may exist.

No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.

Respectfully submitted,

Date: 1/24/2001

By 

Daniel R. Pote  
Reg. No. 43,011

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